

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Denise R. Ekstrand**  
*Debtor(s)*

Denise R. Ekstrand  
*Movant(s),*

v.  
PNC Bank, N.A.  
*Respondent(s).*

Case No. 18-10964-TPA  
Chapter: 13

Related to Document No. 51 Related to  
Claim No. 4

Hearing Date: 3/3/21 at 10:30 AM

**ORDER**

**AND NOW**, this *The 23rd of December, 2020*, upon consideration of the *Debtor(s)' Objection/Response to Payment Change Notification* filed at Doc. No. 51 ("Objection") which relates to the *Payment Change Notification* filed at Claim No. 4,

It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) **On or before February 5, 2021**, *PNC Bank, N.A.* shall file a **Response** to the *Objection* ("Response") specifically addressing each and every one of the objections asserted by the Debtor(s). Any *Response* filed by the Party originally filing the *Payment Change Notification* shall attach as an exhibit to the *Response*:

- (a) A complete and accurate loan payment history since the date of the last payment change;
- (b) A computation of the payment change in a format which is readily understandable by the Court and the Parties-in-Interest; and,
- (c) A declaration by a competent official of the Creditor substantiating the veracity and accuracy of all matters pertaining to the requested *Payment Change Notification*.

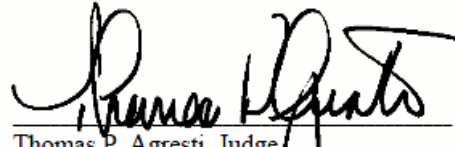
(2) A hearing on the *Objection* is scheduled for **March 3, 2021 at 10:30 AM** in <https://www.zoomgov.com/j/16021303488>. See Judge Agresti's Amended Procedures effective 6/10/20 on the Court's Website.

(3) **If on or before February 12, 2021**, the Parties resolve the *Objection*, a **Consent Order** shall be filed. If a *Consent Order* is timely filed, the above-scheduled hearing may be cancelled and the *Consent Order* considered.

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(4) If *on or before February 15, 2021*, no *Response* is filed to the *Objection*, the Debtor(s) shall file a *Certificate of No Objection*. If a *Certificate of No Objection* is timely filed, the above-scheduled hearing will be cancelled and the Court will consider the matter.

(5) Movant(s) shall *immediately* serve this *Order* on any affected Party(ies) and file a *Certificate of Service* with the Clerk within five (5) days of this Order.

  
Thomas P. Agresti, Judge  
United States Bankruptcy Court

Case Administrator to serve:  
Counsel for the Movant(s)